

Information to identify the case:

Debtor 1	<u>Anthony R. Gardner, Jr.</u>	Social Security number or ITIN	xxx-xx-6658
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-35287-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony R. Gardner, Jr.

3/23/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony R. Gardner,, Jr.
 Debtor

Case No. 17-35287-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Mar 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2018.

db #Anthony R. Gardner,, Jr., 100 Chester Cir, Apt 2B, New Brunswick, NJ 08901-5525
 517232931 Comenitycap/boscovs, PO Box 182120, Columbus, OH 43218-2120
 517232932 Comenitycap/overstock, PO Box 182120, Columbus, OH 43218-2120
 517232938 Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412
 517232942 +Rickart Coll Systems, 575 Milltown Rd, North Brunswick, NJ 08902-3336
 517334979 Rutgers Federal Credit Union, 100 College Ave., New Brunswick, NJ 08901-1438
 517232940 nj ezipass, 375 McCarter Hwy, Newark, NJ 07114-2562

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM Mar 24 2018 02:03:00 Daniel E Straffi, Straffi & Straffi, LLC,
 670 Common Way, Toms River, NJ 08755-6431
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2018 22:14:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 23 2018 22:14:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: DRIV.COM Mar 24 2018 02:04:00 Santander Consumer USA Inc., an assignee of Fifth,
 P.O. Box 961245, Ft. Worth, TX 76161-0244
 517232928 EDI: TSYS2.COM Mar 24 2018 02:03:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 517232929 EDI: CAPITALONE.COM Mar 24 2018 02:04:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517232930 EDI: CHASE.COM Mar 24 2018 02:04:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 517232933 EDI: CRFRSTNA.COM Mar 24 2018 02:03:00 Credit First N A, PO Box 81315,
 Cleveland, OH 44181-0315
 517232934 EDI: RCSFNBMARIN.COM Mar 24 2018 02:04:00 Credit One Bank NA, PO Box 98875,
 Las Vegas, NV 89193-8875
 517232935 EDI: NAVIENTFKASMDOE.COM Mar 24 2018 02:04:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 517232936 EDI: DISCOVER.COM Mar 24 2018 02:04:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 517232939 EDI: PHINGENESIS Mar 24 2018 02:04:00 Gbs/First Electronic B, PO Box 4499,
 Beaverton, OR 97076-4499
 517232941 EDI: AGFINANCE.COM Mar 24 2018 02:03:00 Onemain, PO Box 1010,
 Evansville, IN 47706-1010
 517232943 EDI: DRIV.COM Mar 24 2018 02:04:00 Santander Consumer USA, PO Box 961245,
 Fort Worth, TX 76161-0244
 517232946 EDI: RMSC.COM Mar 24 2018 02:04:00 Synccb/Care Credit, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 517232949 EDI: RMSC.COM Mar 24 2018 02:04:00 Synccb/Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 517232944 EDI: RMSC.COM Mar 24 2018 02:04:00 Synccb/amazon, PO Box 965015, Orlando, FL 32896-5015
 517232945 EDI: RMSC.COM Mar 24 2018 02:04:00 Synccb/ashley Homestore, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 517232947 EDI: RMSC.COM Mar 24 2018 02:04:00 Synccb/paypal Extras Mc, PO Box 965005,
 Orlando, FL 32896-5005
 517232948 EDI: RMSC.COM Mar 24 2018 02:04:00 Synccb/phillips 66, 4125 Windward Plz,
 Alpharetta, GA 30005-8738
 517233650 +EDI: RMSC.COM Mar 24 2018 02:04:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517232951 EDI: TFSR.COM Mar 24 2018 02:03:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054-4522
 517232950 EDI: WTRRN BANK.COM Mar 24 2018 02:04:00 Td Bank USA/Targetcred, PO Box 673,
 Minneapolis, MN 55440-0673
 517232927 E-mail/Text: bk@avant.com Mar 23 2018 22:14:50 avant inc, 222 N La Salle St Ste 1700,
 Chicago, IL 60601-1101
 517232937 EDI: DCI.COM Mar 24 2018 02:04:00 diversified consultants inc, PO Box 551268,
 Jacksonville, FL 32255-1268

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517334978 Atlantic City Electric

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2018 at the address(es) listed below:

Daniel E Straffi dstraiffi@comcast.net, dstraiffi@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Nathan Vaisman on behalf of Debtor Anthony R. Gardner,, Jr. defensecounsel@optonline.net,
G20495@notify.cincompass.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., an assignee of Fifth
Third Bank ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6